

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/694,925
				Filing Date	October 27, 2003
				First Named Inventor	Monk, Justin
				Art Unit	3627
Examiner Name	Michael A. Cuff				
Sheet	1	of	1	Attorney Docket Number	020375-043600US

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Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		Country Code ³	Number ⁴	Kind Code ⁵ (If known)				
	AP							

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Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	AQ	Centura webpage, "Fly Free with Travelsmart," found on the internet at http://web.archive.org/web/19980211083417/www.centura.com/cashcards/travelsmart.html , 1 page. date unknown	<input type="checkbox"/>

Examiner Signature	ALL REFERENCES CONSIDERED EXCEPT WHERE	lined THROUGH. /M.C./	Considered
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

/Michael Cuff/